

## UNITED STATES BANKRUPTCY COURT Eastern District of Texas

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/18/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mohammad Ayub  
404 Cave River Drive  
Murphy, TX 75094

Case Number:  
13-41271

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-5854

Attorney for Debtor(s) (name and address):

Richard A. Pelley  
905 N. Travis St  
Sherman, TX 75090  
Telephone number: (903) 813-4778

Bankruptcy Trustee (name and address):

Christopher Moser  
2001 Bryan Street, Suite 1800  
Dallas, TX 75201  
Telephone number: (214) 880-1805

### Meeting of Creditors

Date: **June 21, 2013**

Time: **09:15 AM**

Location: **1600 N. Central Expressway, Plano, TX 75074**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/20/13**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

Suite 300B  
660 North Central Expressway  
Plano, TX 75074  
Telephone number: (972)509-1240

#### For the Court:

Clerk of the Bankruptcy Court:  
Jeanne Henderson

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 5/20/13

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	
NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Texas

In re:  
 Mohammad Ayub  
 Debtor

Case No. 13-41271-btr  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0540-4

User: alcaraze  
 Form ID: B9a

Page 1 of 3  
 Total Noticed: 37

Date Rcvd: May 20, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2013.

db +Mohammad Ayub, 404 Cave River Drive, Murphy, TX 75094-4357  
 6545267 +Attorney General of Texas, Collection Div.- Bankruptcy, Box 12548, Capitol Station,  
 Austin, TX 78711-2548  
 6545268 +Bank of America, PO Box 982235, El Paso, Texas 79998-2235  
 6545269 +CAPL/Best Buy, PO Box 30253, Salt Lake City, UT 84130-0253  
 6545274 +Citibank, Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 6545278 +First National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412  
 6545279 +First USA Bank, PO Box 12914, Norfolk, VA 23541-0914  
 6545280 Fleet Bank, CDPRA501, PO Box 1099, Wixom, MI 48393-1099  
 6545281 +FmHA, 101 S. Main St., Suite 102, Temple, TX 76501-7651  
 6545287 NCC, CTCOMM01, PO Box 1022, Wixom, MI 48393-1022  
 6545288 +Office of Attorney General, Child Support Division, 1600 Pacific, #700,  
 Dallas, TX 75201-3627  
 6545290 State Comptroller, Capitol Station, Austin, TX 78711  
 6545293 +U.S. Attorney, Main & Justice Bldg., 10th & Pennsylvania NW, Washington, DC 20530-0001  
 6545292 +U.S. Attorney, 700 Nations Bank Tower, 110 N. College Ave., Tyler, TX 75702-7226  
 6545294 +U.S. Attorney General, Dept. of Justice, Main Justice, 10th and Constitution NW,  
 Washington, DC 20530-0001  
 6545296 +Veterans Administration, 701 Clay Ave., Waco, TX 76706-1177  
 6545297 +Wells Fargo, PO Box 266000, Dallas, Texas 75326-0001  
 6545298 +Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: richard.pelley@verizon.net May 21 2013 02:46:14 Richard A. Pelley,  
 905 N. Travis St, Sherman, TX 75090

tr +EDI: QCMOSER.COM May 21 2013 02:48:00 Christopher Moser, 2001 Bryan Street, Suite 1800,  
 Dallas, TX 75201-3070  
 ust +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov May 21 2013 06:24:42 US Trustee,  
 Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231  
 6545266 EDI: AMEREXPR.COM May 21 2013 02:48:00 American Express, PO Box 650448,  
 Dallas, TX 75265-0448  
 6545270 +EDI: CAPITALONE.COM May 21 2013 02:48:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 6545271 +EDI: CHASE.COM May 21 2013 02:48:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 6545272 +EDI: CHASE.COM May 21 2013 02:48:00 Chase Bank USA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 6545273 +EDI: CITICORP.COM May 21 2013 02:48:00 Citi Bank, PO Box 6497, Sioux Falls, SD 57117-6497  
 6545275 +EDI: CITICORP.COM May 21 2013 02:48:00 Citicards/CitiBank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 6545276 +E-mail/Text: bankruptcy@bbvacompass.com May 21 2013 03:25:02 Compass Bank,  
 2009 Belt Line Parkway, Decatur, AL 35601-6277  
 6545277 EDI: DISCOVER.COM May 21 2013 02:48:00 Discover Financial Svs, PO Box 15316,  
 Wilmington, DE 19850  
 6545282 +EDI: RMSC.COM May 21 2013 02:48:00 GEICB/Ashley Home Stores, PO Box 965036,  
 Orlando, FL 32896-5036  
 6545283 +EDI: RMSC.COM May 21 2013 02:48:00 GEICB/Rooms To Go, PO Box 965036,  
 Orlando, FL 32896-5036  
 6545284 +EDI: RMSC.COM May 21 2013 02:48:00 GEICB/Sams Club, PO Box 965005, Orlando, FL 32896-5005  
 6545285 EDI: IRS.COM May 21 2013 02:48:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 6545286 +EDI: CBSKOHLS.COM May 21 2013 02:48:00 Kohl's/Cap One, PO Box 3115,  
 Milwaukee, WI 53201-3115  
 6545289 EDI: PRA.COM May 21 2013 02:48:00 Portfolio Recovery Associates, PO Box 12914,  
 Norfolk, VA 23541  
 6545291 +E-mail/Text: redpacer@twc.state.tx.us May 21 2013 04:16:04 Texas Employment Commission,  
 T.E.C. Bldg., Tax Dept., Austin, TX 78778-0001  
 6545295 +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov May 21 2013 06:24:42 US Trustee, 300 Plaza Tower,  
 110 North College Ave, Tyler, Texas 75702-7231

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0540-4

User: alcaraze  
Form ID: B9a

Page 2 of 3  
Total Noticed: 37

Date Rcvd: May 20, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0540-4

User: alcaraze  
Form ID: B9a

Page 3 of 3  
Total Noticed: 37

Date Rcvd: May 20, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2013 at the address(es) listed below:

Christopher Moser kimhill@qsclpc.com, cmoser@ecf.epiqsystems.com;cmoser@qsclpc.com  
Richard A. Pelley on behalf of Debtor Mohammad Ayub richard.pelley@verizon.net,  
michelle.lankford@verizon.net  
US Trustee USTPRegion06.TY.ECF@USDJ.GOV

TOTAL: 3